FOR MORE INFORMATION, CONTACT YOUR DEDICATED EDUCATIONAL RESOURCE TODAY!

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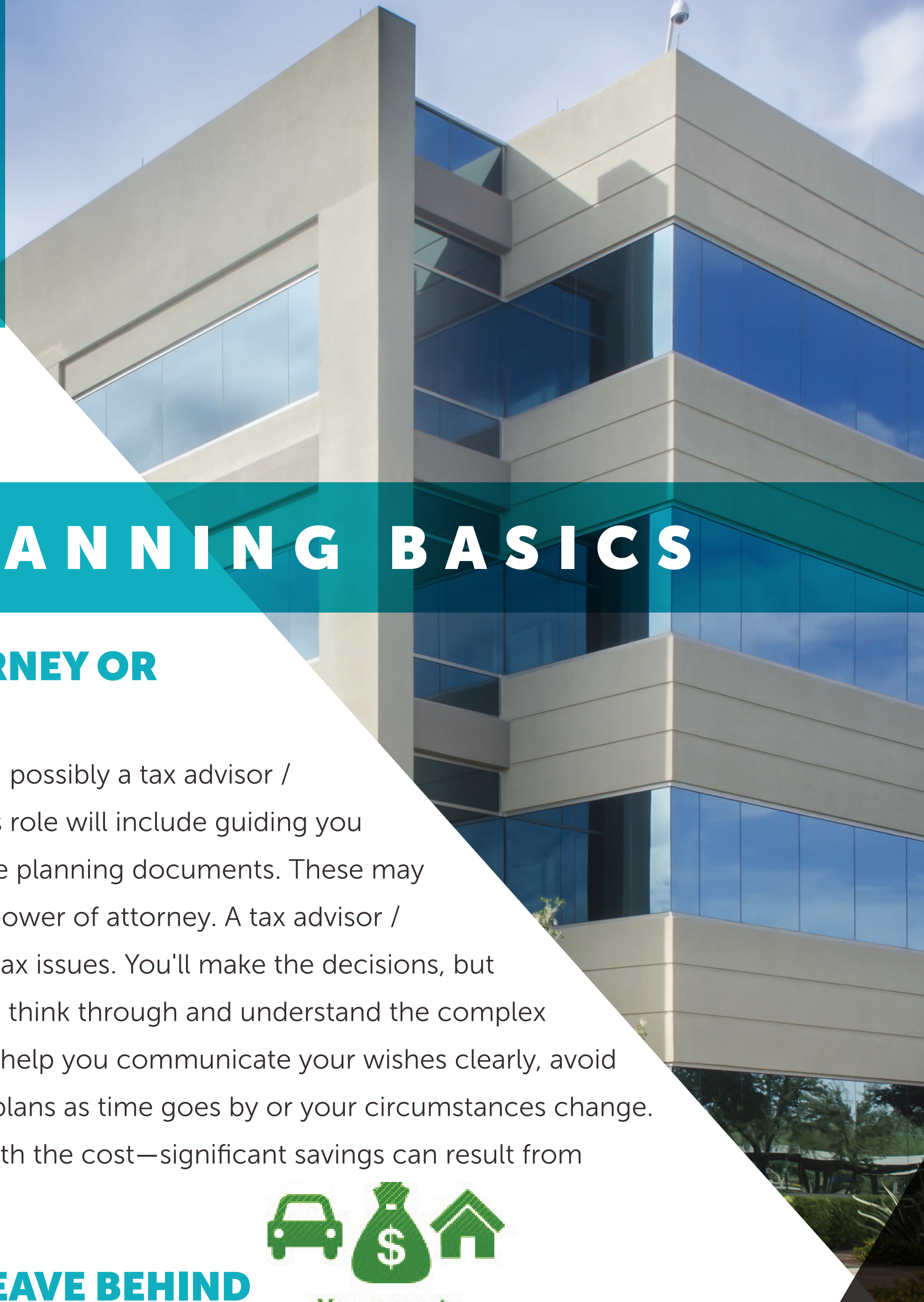
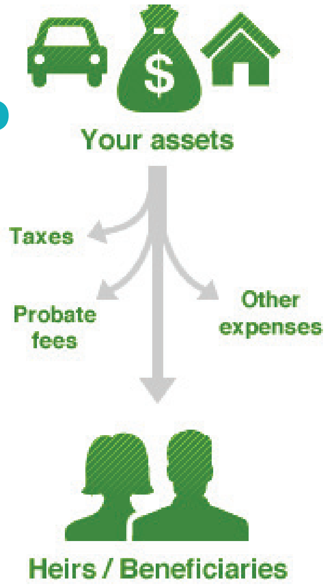


ESTATE PLANNING BASICS

WORKING WITH AN ATTORNEY OR TAX PLANNER

It's important to work with an attorney and possibly a tax advisor / planner on your estate plan. The attorney's role will include guiding you through the creation of fundamental estate planning documents. These may include a will, health proxy and a durable power of attorney. A tax advisor / planner can help you with any associated tax issues. You'll make the decisions, but your attorney and tax advisor can help you think through and understand the complex implications of each option. They will also help you communicate your wishes clearly, avoid mistakes, minimize taxes, and adjust your plans as time goes by or your circumstances change. An attorney or tax planner can be well worth the cost—significant savings can result from thorough, informed planning.



MAXIMIZING WHAT YOU LEAVE BEHIND

When considering your next portfolio change, remember to view any changes in light of your long-term investment strategy. Short-term ebbs and flows of the market are normal and should be viewed in context of your long-term strategy.

You'll want to be thoroughly informed on what actions you can take or plan now to make sure as little as possible is lost to taxes, court fees, and other expenses.

ESTATE, INHERITANCE & GIFT TAXES

A big part of maximizing what you leave behind is minimizing taxes. Federal taxes on gifts and estates can be among the highest assessed on any financial transaction. In addition, some states levy their own estate or inheritance taxes.

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TAX INFORMATION

Both estate and gift taxes usually have exemption limits, meaning you can give up to a certain amount without incurring tax. Many people use the gift tax exemption to transfer assets while they are still living, as part of their strategy to maximize what their beneficiaries receive. The exemptions are subject to change overtime as tax rates and laws contract and expand.

Estate and inheritance taxes usually are based on the value of the taxable estate and are paid before the assets are distributed to the beneficiaries.

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